

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SHERI LOU CUMBERLEDGE

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-24288 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/27/2017 and confirmed on 12/6/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,286.00
Less Refunds to Debtor	607.00	
TOTAL AMOUNT OF PLAN FUND		69,679.00
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,800.00	
Trustee Fee	3,139.39	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,939.39

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 3620				
	MIDFIRST BANK SSB*	4,928.53	4,928.53	0.00	4,928.53
	Acct: 3620				
	MIDFIRST BANK SSB*	0.00	37,044.37	0.00	37,044.37
	Acct: 3620				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 3620				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 3620				
	JPMORGAN CHASE BANK NA	14,333.55	14,333.55	1,916.03	16,249.58
	Acct: 5043				
					58,222.48

Priority					
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SHERI LOU CUMBERLEDGE	0.00	0.00	0.00	0.00
	Acct:				
	SHERI LOU CUMBERLEDGE	607.00	607.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	3,000.00	3,000.00	0.00	0.00
	Acct:				
	DAVID A RICE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	0.00	0.00	0.00	0.00
	Acct:				
	RICE AND ASSOCIATES	1,800.00	1,800.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX2/22				
	RICE AND ASSOCIATES	1,000.00	1,000.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	2,477.38	2,477.38	0.00	2,477.38
	Acct: 3523				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 3620				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					2,477.38
Unsecured					
	ECMC(*)	34,630.78	8.31	0.00	8.31
	Acct: 3523				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0006				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0005				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0003				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0002				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0001				
	ECMC(*)	1,911.90	0.46	0.00	0.46
	Acct: 3523				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0009				
	ECMC(*)	8,096.82	1.94	0.00	1.94
	Acct: 3523				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: 0007				
	PRA/PORTFOLIO RECOVERY ASSOC	699.86	0.17	0.00	0.17
	Acct: 0938				
	PRA/PORTFOLIO RECOVERY ASSOC	695.02	0.17	0.00	0.17
	Acct: 5045				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 3812				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 4848				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XFUPP				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XGSXM				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 4001				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 0951				
	US DEPARTMENT OF EDUCATION	98,836.28	23.72	0.00	23.72
	Acct: 3523				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 6924				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 6325				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 8325				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 6324				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 8024				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 8124				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 5823				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 6424				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 5124				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	GREATER WASHINGTON RADIOLOGIST Acct: 7605	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 7419	759.52	0.18	0.00	0.18
	LENDMARK FINANCIAL SERVICES LLC Acct: 8862	5,445.75	1.31	0.00	1.31
	LEROY'S JEWELERS Acct: 2173	0.00	0.00	0.00	0.00
	ECMC(*) Acct: 3523	12,634.12	3.03	0.00	3.03
	NELNET Acct: 3124	0.00	0.00	0.00	0.00
	NELNET Acct: 3224	0.00	0.00	0.00	0.00
	NELNET Acct: 3024	0.00	0.00	0.00	0.00
	STATE COLLECTION SERVICE INC Acct: 4360	0.00	0.00	0.00	0.00
	TD BANK USA NA** Acct: 5809	316.77	0.08	0.00	0.08
	DEPARTMENT STORES NATIONAL BANK Acct: 7616	462.22	0.11	0.00	0.11
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 6208	636.26	0.15	0.00	0.15
	WASHINGTON HEALTH SYSTEM Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3523	431.95	0.10	0.00	0.10
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	92.19	0.02	0.00	0.02
	LVNV FUNDING LLC, ASSIGNEE Acct: 2876	0.00	0.00	0.00	0.00
	SYNCHRONY BANK Acct: 6208	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LL Acct: 3561	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
	LENDMARK FINANCIAL Acct: 8817	0.00	0.00	0.00	0.00
					39.75

TOTAL PAID TO CREDITORS

60,739.61

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TOTAL CLAIMED	
PRIORITY	2,477.38
SECURED	19,262.08
UNSECURED	165,649.44

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

SHERI LOU CUMBERLEDGE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24288 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Sheri Lou Cumberledge  
Debtor

Case No. 17-24288-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 23, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:

Recip ID	Recipient Name and Address
db	+ Sheri Lou Cumberledge, 17 Orchard Street, P.O. Box 177, Muse, PA 15350-0177
14786698	+ AMERIHOM MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING NJ 08618-1430
14717391	+ Aes/northwest Savings, Po Box 61047, Harrisburg, PA 17106-1047
14717393	+ Amerihome Mortgage Co., LC, c/o Elizabeth M Bennett, Esq., 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
14717394	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14717399	+ Collection Service / Wash OBGYN, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14717400	+ Collection Service Center, 839 5th Ave., P.O. Box 560, New Kensington, PA 15068-0560
14717401	+ Credit Coll USA / Dr. Brent Angott, Ccusa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14717402	+ Credit Management / Tri-State Surgery, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14717404	+ Greater Washington Radiologists, P.O. Box 951847, Cleveland, OH 44193-0020
14717408	+ Lendmark Financial, 198 West Chestnut Street, Washington, PA 15301-4423
14717409	+ Leroy's Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14717411	+ State Collection Service / Allegheny Hea, 2509 S. Stoughton Road, Madison, WI 53716-3314
14717415	+ Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2022 22:56:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14717390	+ Email/Text: bncnotifications@phea.com	Dec 23 2022 22:54:00	Aes/m&taselt, Pob 61047, Harrisburg, PA 17106-1047
14717392	+ Email/Text: bncnotifications@phea.com	Dec 23 2022 22:54:00	Aes/pheafrn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14717395	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 23 2022 22:57:07	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14717396	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 22:56:53	Cbusasears, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14717398	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 22:57:01	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14717413	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 23 2022 22:57:08	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14756838	Email/Text: bnc-quantum@quantum3group.com	Dec 23 2022 22:54:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14717403	+ Email/Text: electronicbkydocs@nelnet.net	Dec 23 2022 22:54:00	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14900304	Email/Text: ECMCBKNotices@ecmc.org	Dec 23 2022 22:54:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

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User: auto

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14717405	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 23 2022 22:54:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14717406	+ Email/PDF: gecsedl@recoverycorp.com	Dec 23 2022 22:57:07	JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007
14717397	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 22:57:06	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
14787272	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 23 2022 22:57:06	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 901032, Ft. Worth TX 76101-2032
14717407	Email/Text: ktramble@lendmarkfinancial.com	Dec 23 2022 22:53:00	Lendmark Financial, 2118 Usher St Nw, Covington, GA 30014
14784267	Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2022 22:57:01	LVNV Funding, LLC its successors and assigns as, assignee of Monogram Credit Card Bank, of Georgia, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14940547	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 23 2022 22:56:51	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14717410	+ Email/Text: electronicbkydocs@nelnet.net	Dec 23 2022 22:54:00	Nelnet, Nelnet Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14724691	+ Email/Text: bncnotifications@pheaa.org	Dec 23 2022 22:54:00	Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105-8147
14725934	+ Email/Text: bncnotifications@pheaa.org	Dec 23 2022 22:54:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14735047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 23 2022 22:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14718286	+ Email/PDF: rmscedl@recoverycorp.com	Dec 23 2022 22:57:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14786438	+ Email/Text: bncmail@w-legal.com	Dec 23 2022 22:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14717412	+ Email/Text: bncmail@w-legal.com	Dec 23 2022 22:54:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14726268	+ Email/Text: electronicbkydocs@nelnet.net	Dec 23 2022 22:54:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911
14749349	Email/PDF: ebn_ais@aisinfo.com	Dec 23 2022 22:57:07	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14717414	+ Email/PDF: gecsedl@recoverycorp.com	Dec 23 2022 22:57:07	Walmart / Synch, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		Cenlar FSB as servicer for AmeriHome Mortgage Comp
cr		JPMORGAN CHASE BANK, N.A.
cr		MidFirst Bank
cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408



District/off: 0315-2

User: auto

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Date Rcvd: Dec 23, 2022

Form ID: pdf900

Total Noticed: 41

cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Sheri Lou Cumberledge ricelaw1@verizon.net lowdenscott@gmail.com
Jerome B. Blank	on behalf of Creditor Amerihome Mortgage Company LLC jblank@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Sheri Lou Cumberledge niclowlgl@comcast.net
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor Amerihome Mortgage Company LLC pawb@fedphe.com

TOTAL: 11